



Health and Accident Coverage (HAC) – November, 2007

HTH Worldwide is pleased to announce that it has concluded an operating agreement with a unit of Highmark, Inc., soon to be the fifth largest health insurer in the U.S., to serve as the underwriter of our international health insurance products. Highmark's HM Insurance Group is rated A- by Best's and specializes in working with partners such as HTH Worldwide to serve special market needs.

Additionally, HTH Worldwide will begin offering one of the largest provider networks in the U.S. to USAID's participants effective November 7th, 2007. Nationwide, participants will be able to choose from over 700,000 physicians and 4,400 hospitals who participate in the Aetna Passport program. Please find additional details below under *Accessing Healthcare Providers* and note the updated claims address located in the *Claims Processing* section.

HTH Worldwide and USAID have renewed coverage under the current Health and Accident contract. The following information applies to HAC enrollments with effective dates of November 7th, 2007 through November 6th, 2008. A quick-reference table indicating the basic plan structures is listed below:

Plan	Description	Max Benefit Per Condition	Medical Certificate Required?	Co-Payment Per Condition	Medical Evacuation	Repatriation of Remains
Plan A	U.S. Based Activities	\$50,000	Yes	\$10	\$10,000	\$7,500
Plan B	U.S. Based Activities	\$150,000	Yes	\$10	\$10,000	\$7,500
Plan C	U.S. Based Activities – May be used only for Trips of 30 Days or Less in place of Plan A or B Project Officer approval required	\$50,000	No	\$10	\$10,000	\$7,500
Plan X	Third Country Activities	\$50,000	Yes	\$10	\$10,000	\$7,500
Plan Y	Third Country Activities	\$50,000	No	\$10	\$10,000	\$7,500

Enrollment

To enroll participants you will need to fill out the enrollment template located at:

http://trainet.usaid.org/HACIns/USAIDTraining/rawmedia_repository/23c8141e_aea8_4b90_b0de_3e0fef7d46c6?/HAC

Please note that the "orange" fields are mandatory to be completed for successful enrollment processing. If you have any questions about the information that is required, please contact the HTH Worldwide Enrollment Department utilizing the contact information below. HTH Worldwide will enroll the participants and send a confirmation of enrollment within 2 business days. An invoice with ID cards will then follow via mail.

For frequently enrolling missions or contractors it is recommended that the mission or contractor utilize HTH Worldwide's online enrollment tools located at www.hthadvisors.com. As access to these services is password protected for privacy and security, please contact the HTH Account Manager (contact info below) for assistance in establishing website access.

Please note that Site ID's are required for HAC enrollment. If you need to obtain a site ID, you may obtain this through DeVIS at hac@usaid.gov

Plan Rates

The following plan rates are effective for enrollments with effective dates from 11/7/2007 to 11/6/2008:

	Monthly Rate	Daily Rate (1-14 days)	Daily Rate (15-24 days)
Plan A	\$67.25	\$2.80	\$2.70
Plan B	\$75.25	\$3.15	\$3.10
Plan C	\$71.50	\$3.05	\$3.00
Plan X	\$56.75	\$2.35	\$2.25
Plan Y	\$61.00	\$2.65	\$2.60

Optional Pre-Existing Condition Waiver Option and Rates

In discussions with USAID and its site contractors, HTH Worldwide has been made aware of the concern associated with exclusions related to pre-existing medical conditions. Problems that have arisen as a result of this exclusion include:

- Disruption of program budgeting when uncovered medical conditions need to be paid from the general budget.
- The inconvenience for participants with uncovered medical conditions, many of which are minor in nature.
- Delays in claims processing as HTH is required to request further documentation.

To help offset these issues, HTH provides several options that permit the coverage of pre-existing conditions at several levels. Please note that rates listed below are in addition to the Plan A-Y rates.

The following rates are effective for enrollments with effective dates from 11/7/2007 to 11/6/2008:

Pre-Ex Waiver Amount	Monthly	Daily (1-14 Days)	Daily (15-24 Days)
\$1,000	\$8.00	\$0.45	\$0.40
\$2,500	\$11.00	\$0.60	\$0.55
\$5,000	\$13.50	\$1.15	\$1.05
\$10,000	\$24.50	\$1.60	\$1.50

Accessing Healthcare Providers

The USAID HAC program provides access to the Aetna Preferred Provider Organization (PPO), but does not limit access to only Aetna PPO providers. In the U.S., participants will be able to choose from over 700,000 physicians and 4,400 hospitals nationwide who participate in the Aetna Passport program. While participants are strongly encouraged to utilize the network to access healthcare providers, the HAC plans do not require use of the network.

To access the Aetna PPO site, participants may register online at www.hthstudents.com for access to the Doctor Search or they may access search tool directly at:

<http://www.aetna.com/docfind/home.do>

Helpful Tips on Using the Aetna PPO Search Tool:

- **A Username and Password for Aetna Navigator are not required**
- Please select "**Open Choice PPO**" as the plan (listed under "**Aetna Standard Plans**")
- For additional options, you can also search for doctors and hospitals in the "**National Advantage Program**". To search for providers in the National Advantage Program, select "**National Advantage Program**" as the plan.

Claims Processing

Providers may submit claims directly to HTH Worldwide. In the event a participant pays up front for medical expenses, they may complete a claim form and attach itemized bills for reimbursement. Claims are to be submitted to HTH Worldwide, PO Box 30259, Tampa, FL 33630, USA. See the hthstudents.com website for claim forms and instructions on how to file.

Co-Payment

There is a \$10 Co-Payment per condition (injury or sickness). Note: The Co-payment is per condition, not per visit. The \$10 Co-payment should **not** be paid up-front, as it will automatically be managed through an administrative procedure at HTH. The Co-Payment will be taken from the first bill received and paid by HTH. An Explanation of Benefits will be sent to the participant indicating on which bill the Co-Payment was taken and to which provider it should be paid.

As members often pay out of pocket and seek reimbursement for prescription medication, when possible, HTH will take the Co-Payment out of the amount reimbursed to the participant for prescriptions.

Fulfillment Materials

Fulfillment Materials (pamphlets, claim forms, etc.) are available online on both the TraiNet (<http://trainet.usaid.org/HACIns/>) and HTH Worldwide websites (www.hthadvisors.com for administrators and www.hthstudents.com for participants.) For bulk orders of fulfillment materials please contact the HTH Account Manager.

Contact Information

Customer Service for Participants, FSN's and TCN's

For plan participants needing assistance with claims inquiries, confirmation of benefits, assistance in locating a doctor, replacement ID cards and general member needs, please contact

1.888.350.2002 (U.S. Toll-Free)
1.215.793.6925 (direct/collect)
studentinfo@hthworldwide.com

Overseas Emergency Assistance

For assistance with medical care Outside of the U.S. and for all Evacuations and Repatriations, please contact:

1.800.257.4823 (U.S. Toll-Free)
1.610.254.8771 (direct/collect)
globalhealth@hthworldwide.com

HAC Enrollment

For mission or contractor assistance with plan enrollments, please contact:

Diane Foraker, Sr. Enrollment Coordinator
1.877.424.4325 ext 8735 (U.S. Toll-Free)
610-254-8735 (direct/collect)
enrollment@hthworldwide.com

Administrative Support for Missions and Contractors

For assistance with website access, plan benefit interpretation, claims escalations and general support to all mission and contractor administrators utilizing the HAC plans. Please contact:

Robert Brooks, Account Manager
1.800.394.2500, option 2 (U.S. Toll-Free)
1.703.830.5627 (direct/collect)
rbrooks@hthworldwide.com